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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Patent Application of: **Wendell W. ANTHONY**

Serial No.: **09/077,456**

Art Unit: **3623**

Filed: **May 29, 1998**

Examiner: **Susanna M. MEINECKE DIAZ**

For: **IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING
TRANSACTIONS, INCLUDING HOME BANKING**

SUPPLEMENTAL APPEAL BRIEF AFTER NOTICE OF NON-COMPLIANCE

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Sir:

This is a Supplemental Appeal Brief under 37 C.F.R. § 41.37 after receipt of a Notice of Non-Compliance mailed August 2, 2006. This Appeal Brief is in connection with the Final Office Action mailed on December 7, 2005. Each of the topics required by Rule 41.37 is presented herewith and is labeled appropriately. This Appeal Brief is being submitted within six months from the date of filing of the notice of appeal under § 41.31 on May 8, 2006.

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(1) Real Party In Interest

The real party in interest is CITIBANK, N.A., doing business at 399 Park Avenue, New York, New York 100443.

(2) Related Appeals And Interferences

This application was previously appealed to the Board in connection with the decision of the Examiner mailed on November 17, 2000, which was repeated in the Examiner's decision mailed December 17, 2000. The Appeal Brief was filed with the Board on August 7, 2001 and was assigned Appeal No. 2002-1880. A Board opinion was mailed to the Appellant on September 8, 2004.

Appellants are unaware of any other related appeals and interferences involving this application.

(3) Status Of Claims

Claims 1, 4-30 and 33-55 are pending in this application. Claims 2, 3, 31, and 32 are cancelled. Claims 1, 4-30 and 33-55 stand under final rejection, from which this appeal is taken.

(4) Status of Amendments

The claims have not been amended after the final Office Action mailed December 2, 2005.

(5) Summary Of The Claimed Subject Matter

The references cited in this summary are intended as exemplary citations only and are not intended to represent every occurrence of support in the specification for the claimed elements of the present application.

The present application provides a method for providing remote access to financial services comprising the steps of: providing at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); selectively electronically linking a server to the business host (p. 13, ll. 1-10 and Fig. 1); selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server (p. 4, ll. 10-12 and Fig. 1); and based on the electronic linking, displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal, wherein the first user interface and the second user interface are substantially the same (p. 4, ll. 25-28).

Another embodiment claimed in the present application provides a method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of: installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal (p. 4, ll. 19-20 and p. 4, ll. 25-28); configuring the user software to reflect each user's preferences (p. 14, ll. 28-30 and p. 15, ll. 20-23); providing a uniform connection between the remote terminals to a standard international host, the uniform connection including a uniform user interface on screens of the first terminal and the second terminal (p. 15, ll. 4-13); providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host (p. 4, ll. 10-18); linking the standard international host to the service provider (Fig. 1); providing secure communication between the user, the standard international host and the service provider (p. 6, ll. 18-23); providing enhanced error detection and correction for communications between the user, the standard international host and the service provider (p. 6, l. 27- p. 7, l. 7); and providing data compression for communications between the user, the standard international host and the service provider (p. 6, ll. 24-27).

Another embodiment claimed in the present application provides a method for performing financial transactions from a location remote from a business host comprising the

steps of: providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM (p. 4, ll. 25-28); installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface (p. 4, ll. 25-28 and p. 15, ll. 4-13); configuring the user interfaces to display data in a language selected by a user (p. 7, ll. 8-15); establishing an electronic link between the remote terminal and a server (Fig. 1); and establishing an electronic link between the server and a business host (p. 13, ll. 1-10 and Fig. 1).

Another embodiment claimed in the present application provides a system for providing remote access to financial services comprising: at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); a server selectively electronically linked to the business host (p. 13, ll. 1-10 and Fig. 1); at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM , in which the ATM is electronically linked to the server (p. 4, ll. 10-12 and Fig. 1); and at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same (p. 15, ll. 4-13 and Fig. 1).

Another embodiment claimed in the present application provides a system for providing remote access to financial services comprising: at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); a server selectively electronically linked to the business host (p. 13, ll. 1-10 and Fig. 1); at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user (p. 7, ll. 8-15); at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays on a screen of the home banking terminal a second user interface in the language (p. 7, ll. 8-15); in which the first and second user interfaces are substantially identical (p. 15, ll. 4-13).

(6) Grounds Of Rejection To Be Reviewed On Appeal

(A) Whether the Examiner's rejection of claims 1, 6-22, 24-30, 33-37, 40-51 and 53-55 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 5,485,370 to Moss et al ("Moss") is proper; and

(B) Whether the Examiner's rejection of claims 4, 5, 23, 38, 39 and 52 under 35 U.S.C. §103(a) as being unpatentable over Moss is proper.

(7) Arguments

(A) The rejection of claims 1, 6-22, 24-30, 33-37, 40-51 and 53-55 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 5,485,370 to Moss et al (“Moss”) is improper. In the Final Office Action, the Examiner rejects the appellant’s claims asserting, *inter alia*, that:

Selectively electronically linking (As discussed above, reference teaches selective electronic connectivity or linking) at least one automated teller machine (ATM) and at least one home banking terminal to the server (Col. 29, lines 55-62, wherein cited “banking customer sending to and gathering information from the hosts {20a, 20b, Fig. 1} via ATM or telephone computer” indicating reference’s teaching “ATM” and the telephone computer functioning as “home banking terminal” and as depicted in Fig. 1, the telephone computer or home banking terminal is connected to above discussed host computer or server 8, col. 7, lines 4-5. Furthermore, support relative to reference’s teaching “ATM” is provided by: “The display screen’s left hand portion depicting simulated keypad of an ATM, Fig. 19, described col. 30, lines 39-42”)

Independent claim 1 of the present application provides:

A method for providing remote access to financial services comprising the steps of:

- a) providing at least one business host;
- b) selectively electronically linking a server to the business host;
- c) selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server; and
- d) based on the electronic linking, displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal, wherein the first user interface and the second user interface are substantially the same.

The Examiner respectfully disagrees with the arguments presented in the appellant’s October 6, 2005 response in which the appellant illustrated the distinctions between the claims of the present invention and Moss, particularly emphasizing Moss’ failure to disclose a home banking terminal linked to an ATM. In support of maintaining the rejection of the claims, the Examiner cites page 4 of the previous Board decision rendered on September 8, 2004 (“prior decision”) in which the Board held “[a]utomatic teller machines (ATMs) and home banking terminals are electronically linked to a host (e.g., col. 29, 58-62).” Moss col. 29, lines 58-62 provide:

In a preferred embodiment relating to banking services, these messages are transaction-oriented, and are the messages which pass to and from the hosts to

gather information from and send information to the banking customer at an ATM *or* telephone computer. (emphasis added).

However, Moss does not support the use of an ATM. Instead, column 29, lines 58-62 describe “transaction-oriented” messages that are transmitted between the host computer and the banking customer at *either* an ATM *or* telephone computer. This mere mention of an ATM in Moss does not disclose the use of an ATM as recited in the present claims, but rather Moss describes a system that can transmit messages to a computer where the messages are similar to the messages that can be transmitted to an ATM. The Moss system does not disclose the use of an ATM. Furthermore, in the absence of an ATM, the telephone computer disclosed in Moss cannot be linked to the ATM as recited in the present claims. Moss only discloses a telephone computer in communication with the host computer, not an ATM. Accordingly, Moss can not require the linking of an ATM *and* a home banking terminal via a server, or any other means, as recited in claim 1 of the present application because Moss does not disclose the use of an ATM in its banking system.

Additionally, the Office Action references Fig. 1 as depicting an ATM linking to host computer in the same manner as recited in the present claims. Figure 1 depicts the home banking terminal 2 and a microcomputer 10 connected to the host computer 8, but again, there is no ATM. While the Office suggests that the banking terminals disclosed in Moss are equivalent to the elements recited in the present claims, since the two banking terminals depicted in Fig. 1 of Moss are functionally similar to each other and *neither* element is intended to perform as an ATM, the banking terminals in Moss are not the same as the elements presently claimed. For example, Moss column 7, lines 10-19 state:

According to the invention, the home terminal 2 physically resembles a telephone with a display screen 2a, as described in the Weiss applications discussed above. However, certain aspects of the invention may be applicable to more conventional microcomputer systems, as shown at 10: Indeed, according to one aspect of the invention described in Ser. No. 07/439,739 and FWC 08/104,931 (Ahlin et al.), the telephone-resembling user terminal 2 functionally mimics an IBM PC/XT microcomputer, such as computer 10, in certain aspects.

Moss further provides:

The session controller 6 provided according to the present invention serves as a link between the microcomputer 2 *and/or* 10 and a plurality of informational and financial service computer systems 20(a-d). As indicated, service computers 20(a-

d) typically are themselves host computer systems such as bank computers, airline reservation computers, host computers running database access systems, etc., which conventionally respond to inquiries from remote systems. (Moss, col. 7, ll. 20-28) (emphasis added).

Moss further provides:

According to an important aspect of the invention, the function of the session controller 6 is to allow the user to conveniently employ the microcomputer resembling a telephone 2 as described in the Weiss et al application to access the remote service computers 20(a-d). (Moss, col. 7, ll. 34-38)

In view of these passages and Moss in its entirety, Figure 1 discloses the use of a “home terminal” “and/or” a conventional “microcomputer” in communication with host computers (Moss, col. 7, ll. 20-28). The home terminal 2 and the microcomputer 10 are both microcomputers that may be linked to a host system (*see e.g.* Moss, col. ll. 10- 38). Moss does not disclose an ATM and nor does it disclose the home terminal or the conventional microcomputer described in Figure 1 as functioning as an ATM. Moss does not disclose an ATM and therefore does not disclose *inter alia* “selectively electronically linking, at least one automated teller machine (ATM) and at least one home banking terminal to the server” as recited in the present claims. Accordingly, Fig. 1 of Moss as offered by the Office does not support a rejection of the present application since it does not require linking a home banking terminal *and* an ATM to a host computer because it does not disclose an ATM.

The Office also rejects the appellant’s argument that Moss does not teach a first user interface on a screen of the ATM and a second user interface on the screen of the home banking terminal in which the interface screens are substantially the same, the Examiner again references the prior decision as having resolved this matter. However, prior to the text quoted from the prior decision by the Examiner in the Final Office Action mailed December 7, 2005 in support of maintaining this rejection, the Board recognizes that “Figure 19 discloses a hardware simulation screen to allow an applications programmer to test paths within the applications program.” (prior decision, p. 5). This understanding by the Board is consistent with the disclosure in Moss but inconsistent with the text as quoted by the Examiner. As previously presented, and noted by the Board, Moss merely discusses a diagnostic display screen as opposed to the existence of an actual operating ATM as known to one having ordinary skill in the art. The fact that a software program may be “provided for testing” and “simulating hardware errors,” is not the same as

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actually performing the operations of the system being simulated with the testing program. Accordingly, the diagnostic screen that is referenced in the Examiners rejection does not constitute “a first user interface on a screen of the ATM” and “a second user interface on a screen of the home banking terminal” where the user interface on the first and second terminals are “substantially the same” as required in claim 1 of the present application. Instead, Moss suggests a diagnostic screen shot of a “hardware device” *such as* an ATM that is displayed on a computer screen to an “applications programmer” during the software development process. A screen shot of a hardware device cannot be understood to actually function in the same manner as the hardware device being visually modeled for diagnostic purposes.

Moreover, the Office Action rejects claim 1 because:

Based on the electronic linking (As discussed above, connectivity or linking electronically occurring depending or based on the banking customer's or user's choosing or selecting to employ ATM or telephone computer or home banking terminal) displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal, wherein the first user interface and the second user interface are substantially the same (Fig. 19 {left hand portion}, described col. 30, lines 39-42 and col. 8, lines 30-39, wherein cited “left hand portion in Fig. 19” depicting “display and 12-key keypad” representing “first interface on ATM screen” and “depicted prompts on display 2a {of telephone computer or home banking terminal} such as user's last response, information sought and list of prompts indicating choices available to the user by pressing single buttons on the keypad” indicating reference's teaching “second interface” which comprising “ a display and 12-key keypad, Fig. 1 {2a}, described col. 4, lines 7-15 recited with col. 13, lines 39-43. Moreover, the depiction and description of the two interfaces indicating reference's teaching “first and second interfaces are closely or substantially similar or same”).

In response to the previously submitted argument regarding this rejection, the Examiner again relies on the prior decision by the Board in which the interface screens are alleged to be substantially the same on a home banking terminal and an ATM. However, as previously argued, Moss does not disclose the use of an ATM but only a home terminal or conventional microcomputer in communication with a host computer. Therefore, in the absence of an ATM, Moss does not disclose the use of a “first user interface on the screen on an ATM” as recited in the claims. Also, the Examiner's reference to Fig. 19, as described by col. 30, lines 39-42, does not support the existence of an actual ATM or the associated user display that would be visible on the screen of an ATM. Instead, it illustrates a “typical hardware simulation screen” wherein

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the operation of “various hardware devices” may be monitored. The depiction of the hardware of the ATM for the purpose of illustrating the simulation program is not the same as the graphic interface displayed to a user when an ATM is actually in operation and available to a user.

Accordingly, Moss does not describe an ATM or the graphic user interface that is displayed to a user using an ATM. So, contrary to the Examiner’s view, while col. 8, lines 30-39 describe examples of prompts that may be displayed on the screen of the telephone home banking terminal, the display format of examples on the screen of the home banking terminal are not “substantially the same” as the user interface displayed on an ATM.

Since Moss does not disclose each and every element of claim 1 the Office has failed to properly support the rejection of this claim and therefore, claim 1 should be allowed.

In rejecting independent claim 6 the Office Action asserts:

[P]roviding an automated teller machine (ATM) having a first user interface for display on a screen of the ATM (col. 29, lines 55-62 and Fig. 19, described col. 30, lines 39-49, wherein “user at ATM or telephone computer sending and gathering information from the hosts, above discussed 20a-20d” indicating reference’s “provisioning or providing and ATM” and cited “upper left hand portion of the screen, Fig. 19, depicting a display and 12-key keypad” pointing to reference’s teaching the ATM having “interface or first user interface on ATM” and “displaying simulation screen of Fig. 19 to programmer” indicating reference’s provisioning functionality for “displaying” of the interface on a “screen including ATM screen”)

Independent claim 6 provides:

A method for performing financial transactions from a location remote from a business host comprising the steps of:

- a) providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM;
- b) installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface;
- c) configuring the user interfaces to display data in a language selected by a user;
- d) establishing an electronic link between the remote terminal and a server; and
- e) establishing an electronic link between the server and a business host.

As presented in the response to the rejection of claim 1, Moss does not claim “an ATM having a first user interface for display on a screen of the ATM.” Accordingly, since Moss does

not teach each and every limitation as recited in the present application, the rejection of independent claim 6 is improper.

The Office also rejects independent claims 30 and 33. Independent claim 30 provides:

A system for providing remote access to financial services comprising:

- a) at least one business host;
- b) a server selectively electronically linked to the business host;
- c) at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM, in which the ATM is electronically linked to the server; and
- d) at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same.

Independent claim 33 provides:

A system for providing remote access to financial services comprising:

- a) at least one business host;
- b) a server selectively electronically linked to the business host;
- c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user;
- d) at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays on a screen of the home banking terminal a second user interface in the language;
- e) in which the first and second user interfaces are substantially identical.

The Office Action offers similar reasons in support of the rejections of independent claims 30 and 33 as were made in the rejection of independent claim 1. Therefore, the arguments that were previously set forth in response to claim 1 are also applicable to the rejection of these claims. Again, while a home banking terminal is described, Moss fails to illustrate the presence of a separate “ATM.” The absence of distinct terminals, each having a “user interface,” precludes this claim since this claim requires an “ATM” having a “first user interface” and the “home banking terminal” having a “second user interface” where the user interfaces are “substantially the same.”

For at least these reasons, independent claims 1, 6, 30, and 33, as well as dependent claims 7-22, 24-29, 34-37, 40-51, and 53-55, respectively, are patentable over Moss.

Accordingly, it is respectfully requested that the rejection of these claims be reconsidered and withdrawn.

(B) Whether the Examiner's rejection of claims 4, 5, 23, 38, 39 and 52 under 35 U.S.C. §103(a) as being unpatentable over Moss is proper.

Regarding the rejection of claim 4, the Office states:

Installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal (Col. 8, lines 8-28 read with col. 20, lines 50-55, wherein cited "network host 8 supplying to user terminals 2 and network computer, Fig. 10{60}, downloading to microcomputer 19 pages of HAL application software, which enabling users to responding to prompts" indicating reference's teaching "supplying or downloading or installing user software to terminals 2 and minicomputers 19", the software enabling users accessing business providers 20a-20d for "obtaining information and performing financial services, col. 1, lines 43-49", and the telephone terminal 2, representing "first terminal", the minicomputer 19, representing "second terminal" and "the two [the two] are different" as per depiction in Fig. 1 {1, 10}, col. 7, lines 10-14 and same depicted as 1 and 19, Fig. 10, col. 18, lines 23-29. Moreover cited "each user provided with telephone computer 1 and terminal or PC terminal 19, col. 18, lines 21-29" indicating reference's "provisioning or availability or the terminals to each or all users"

Independent claim 4 provides:

A method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of:

- a) installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal;
- b) configuring the user software to reflect each user's preferences;
- c) providing a uniform connection between the remote terminals to a standard international host, the uniform connection including a uniform user interface on screens of the first terminal and the second terminal;
- d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host;
- e) linking the standard international host to the service provider;

- f) providing secure communication between the user, the standard international host and the service provider;
- g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider; and
- h) providing data compression for communications between the user, the standard international host and the service provider.

Inter alia Moss does not teach or suggest “plurality of remote terminals..., wherein the second terminal is of a different type than the first terminal” as recited in claim 4 of the present application. The Examiner refers to Fig. 1 and Fig. 10 as illustrating multiple terminals. Specifically referring to Fig. 10, the Examiner describes the telephone terminal 1 as the “first terminal” and the minicomputer 19, as the “second terminal.” The “first terminal” and “second terminal,” as identified by the Examiner, do appear distinct in the figure, however, col. 18, lines 23-29 states:

As shown in FIG. 10, each user is provided with a telephone-computer 1, including the display 4 and the keypad 3 or an equivalent terminal 19 with a keyboard, which communicates via conventional telephone lines indicated generally at 18, with network host computer 60. Hereafter, the term “terminal” shall mean the telephone-computer 1 or a PC terminal 19.

This suggest that the “telephone-computer” and the PC terminal are “equivalent.” This suggestion negates the position taken by the Examiner that the terminals are different as presently claimed. In fact, col. 18, lines 28-30 state, “[h]ereafter, the term “terminal” shall mean the telephone-computer 1 *or* a PC terminal” further illustrating the interchangeability of the terms and their equivalence as used in Moss. In the alternative, Moss implies that the presence of two distinct terminals is not essential to the operation of the system, so long as *either* the telephone-computer terminal *or* the PC terminal is present for the user to access. Therefore, it is clear that that the limitation of a “plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal” is not taught or suggested by Moss. Since Moss does not *require* the presence of two remote user terminals, the plurality of remote terminals as recited in the present claims, is not suggested by Moss. Further, without the existence of multiple terminals, there can not be “different types” of terminals as claimed in the present application.

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Claim 5, 23, 38, 39 and 52 are all dependent on allowable independent claims.

Therefore, for at least the reasons set forth above, these claims are also patentable over Moss.

Accordingly, it is respectfully requested that the rejection of claims 4, 5, 23, 38, 39 and 52 Under 35 U.S.C. §103(a) be reconsidered and withdrawn.

(8) Claims Appendix

Please see the Appendix of Claims attached.

(9) Evidence Appendix

None

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(10) Related Proceedings Appendix

None

CONCLUSION

For at least the reasons given above, the rejections of claims 1, 4-30 and 33-55 are improper. Appellants respectfully requests the final rejection by the Examiner be reversed and claims 1, 4-30 and 33-55 be allowed.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 50-1458, and please credit any excess fees to such deposit account.

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Respectfully submitted,
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APPENDIX OF CLAIMS

1. (Previously presented) A method for providing remote access to financial services comprising the steps of:
 - a) providing at least one business host;
 - b) selectively electronically linking a server to the business host;
 - c) selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server; and
 - d) based on the electronic linking, displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal, wherein the first user interface and the second user interface are substantially the same.
2. (Cancelled).
3. (Cancelled).
4. (Previously presented) A method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of:
 - a) installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal;
 - b) configuring the user software to reflect each user's preferences;

- c) providing a uniform connection between the remote terminals to a standard international host, the uniform connection including a uniform user interface on screens of the first terminal and the second terminal;
 - d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host;
 - e) linking the standard international host to the service provider;
 - f) providing secure communication between the user, the standard international host and the service provider;
 - g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider; and
 - h) providing data compression for communications between the user, the standard international host and the service provider.
5. (Original) The method of claim 4 in which the step of configuring the user's software further comprises the step of selecting a language.
6. (Previously presented) A method for performing financial transactions from a location remote from a business host comprising the steps of:
- a) providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM;

- b) installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface;
 - c) configuring the user interfaces to display data in a language selected by a user;
 - d) establishing an electronic link between the remote terminal and a server; and
 - e) establishing an electronic link between the server and a business host.
7. (Original) The method of claim 6 further comprising the step of authenticating the identity of a user by comparing a personal identification number (PIN) of a user with a PIN resident on the server.
8. (Original) The method of claim 6 further comprising the step of encrypting and transmitting data between the remote terminal and the server.
9. (Original) The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal computer.
10. (Original) The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant.
11. (Original) The method of claim 6 further comprising the step of performing a financial transaction.

12. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by editing a payee list.
13. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by authorizing a direct debit.
14. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by deleting a direct debit.
15. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by purchasing a mutual fund.
16. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by selling a mutual fund.
17. (Original) The method of claim 11 in which the step of performing a financial transaction further comprises the steps of:
 - a) selecting a mutual fund; and
 - b) reviewing a mutual fund.
18. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by reviewing account information.

19. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by reviewing securities information.
20. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by generating a transaction journal.
21. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by transferring assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts.
22. (Original) The method of claim 21 further comprising the step of exchanging the assets of the first account to a currency consistent with the second account.
23. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by ordering checks.
24. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by printing an account statement.
25. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by printing a balance summary.

26. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by processing a payment.
27. (Original) The method of claim 6 in which the step of establishing an electronic link between the remote terminal and a server further comprises the steps of:
- a) sending an authorizing message to the server;
 - b) sending the authorizing message to a bank security server; and
 - c) sending the authorizing message to a bank hardware encryption device.
28. (Original) The method of claim 6 in which the step of establishing an electronic link between the server and a service provider further comprises the steps of:
- a) sending an authorizing message to the business host; and
 - b) sending a message from the business host to the server, in which the message authorizes hookup.
29. (Original) The method of claim 6 further comprising the step of sending a marketing message from the business host to the remote terminal.
30. (Previously presented) A system for providing remote access to financial services comprising:
- a) at least one business host;
 - b) a server selectively electronically linked to the business host;

- c) at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM , in which the ATM is electronically linked to the server; and
- d) at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same.

31. (Cancelled).

32. (Cancelled).

33. (Previously presented) A system for providing remote access to financial services comprising:

- a) at least one business host;
- b) a server selectively electronically linked to the business host;
- c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user;
- d) at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays on a screen of the home banking terminal a second user interface in the language;
- e) in which the first and second user interfaces are substantially identical.

34. (Original) The system of claim 33 in which the user software further comprises:
- a) a runtime application;
 - b) an installation program;
 - c) a configuration program; and
 - d) a help program.
35. (Original) The system of claim 33 in which the server further comprises:
- a) a packet assembler/disassembler;
 - b) a session controller;
 - c) a customer activated terminal (CAT) terminal protocol interface;
 - d) a terminal application front end;
 - e) a CAT session manager;
 - f) a CAT common integrator;
 - g) an activity log server;
 - h) a secure encryption server;
 - i) a host message normalizer;
 - j) an X.25 normalizer; and
 - k) at least one business application.
36. (Original) The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal are secure.

37. (Original) The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed and in which enhanced error detection and correction are used to preserve the integrity of the data being transmitted.
38. (Original) The system of claim 33 further comprising a router.
39. (Original) The system of claim 33 in which the router is a small financial CAT gateway.
40. (Original) The system of claim 33 in which there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider.
41. (Original) The system of claim 35 in which the business application allows the user to edit a payee list.
42. (Original) The system of claim 35 in which the business application allows the user to authorize a direct debit.
43. (Original) The system of claim 35 in which the business application allows the user to delete a direct debit.

44. (Original) The system of claim 35 in which the business application allows the user to purchase a mutual fund.
45. (Original) The system of claim 35 in which the business application allows the user to sell a mutual fund.
46. (Original) The system of claim 35 in which the business application allows the user select and review a mutual fund.
47. (Original) The system of claim 35 in which the business application allows the user to review account information.
48. (Original) The system of claim 35 in which the business application allows the user to review securities information.
49. (Original) The system of claim 35 in which the business application allows the user to generate a transaction journal.
50. (Original) The system of claim 35 in which the business application allows the user to transfer assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts.

51. (Original) The system of claim 50 in which the business application allows the user to exchange the assets of the first account to a currency consistent with the second account.
52. (Original) The system of claim 35 in which the business application allows the user to order checks.
53. (Original) The system of claim 35 in which the business application allows the user to print an account statement.
54. (Original) The system of claim 35 in which the business application allows the user to print a balance summary.
55. (Original) The system of claim 35 in which the business application allows the user to process a payment.